

**Information to identify the case:**

Debtor 1	First Name	Middle Name	Last Name	Social Security number or ITIN	xxx-xx-4604
	Timothy		Myers	EIN	-----
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	Social Security number or ITIN	-----
				EIN	-----
United States Bankruptcy Court District of New Jersey					
Case number: 16-13813-JNP					

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy Myers

11/5/21

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Timothy Myers  
Debtor

Case No. 16-13813-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Nov 05, 2021

Form ID: 3180W

Total Noticed: 51

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
- ## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2021:**

Recip ID	Recipient Name and Address
db	Timothy Myers, 5 Revere Way, Sicklerville, NJ 08081-9686
aty	+ Subbranni Zauber, LLC, 1624 Pacific Avenue, Atlantic City, NJ 08401-6958
lm	Seterus, Inc., P.O. Box 2206, Grand Rapids, MI 49501-2206
cr	+ Seterus, Inc. as the authorized subservicer for Fe, PO Box 1047, Hartford, CT 06143-1047
516030477	CVI Loan Trust, Attn: camden County Court, 101 S 5th St, Camden, NJ 08103-4001
516030468	Capital One/Value City, PO Box 5253, Carol Stream, IL 60197-5253
516030474	+ CitiFinancial, Inc., Attn: Faloni & Assoc., 165 Passaic Ave Ste 301B, Fairfield, NJ 07004-3592
516030471	Citibank, Attn: ARS National Services, Inc., PO Box 469100, Escondido, CA 92046-9100
516030473	+ Citifinancial, 605 Munn Rd E, Fort Mill, SC 29715-8421
516030475	Citimortgage, PO Box 5243, Sioux Falls, SD 57117-5243
516030478	Discover Bank, Attn: Camden County Court, 101 S 5th St, Camden, NJ 08103-4001
516030479	Discover Bank, Attn: Forster Garbus & Garbus, 60 Vanderbilt Motor Pkwy, Commack, NY 11725-5710
516030482	Federal National Mortgage Assoc., Attn: Pluese Becker & Saltzman, 20000 Horizon Way Ste 900, Mount Laurel, NJ 08054-4318
516030483	GE Capital, Attn: Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
516030484	GE Capital Retail Bank, Attn: Midland Credit Management, PO Box 2121, Warren, MI 48090-2121
516030485	Lawn Doctor of Stratford-Turnersville, PO Box 417, Mullica Hill, NJ 08062-0417
518285214	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
518285215	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094 Dallas, TX 75261-9094
516030488	OCWEN Loan Servicing, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
516030490	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus, PO Box 2008, Grand Rapids, MI 49501-2008
516200149	Seterus, Inc. as the authorized subservicer, Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mt. Laurel, NJ 08054-4318
516030491	South Jersey Gas, PO Box 6091, Bellmawr, NJ 08099-6091
516060628	+ Township of Winslow, c/o Platt & Riso, P.C., 40 Berlin Road, Stratford, NJ 08084-1404
516030494	US Bank CUST/PC 4 Firsttrust Bank, 50 S 16th St Ste 2050, Philadelphia, PA 19102-2516
516030496	Verizon Wireless, Attn: Pinnacle Credit Services, PO Box 640, Hopkins, MN 55343-0640
516030495	Verizon Wireless, Attn: Vision Financial Corp., PO Box 7477, Rockford, IL 61126-7477

TOTAL: 26

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 05 2021 20:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 05 2021 20:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516030464	EDI: AMEREXPR.COM	Nov 06 2021 00:13:00	American Express, PO Box 981537, El Paso, TX 79998-1537
516159026	EDI: AIS.COM	Nov 06 2021 00:13:00	American InfoSource LP as agent for, Verizon, PO

District/off: 0312-1

User: admin

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Date Rcvd: Nov 05, 2021

Form ID: 3180W

Total Noticed: 51

516030465	+ Email/Text: bankruptcy@pepcoholdings.com	Nov 05 2021 20:24:00	Box 248838, Oklahoma City, OK 73124-8838 Atlantic City Electric, POB 13610, Philadelphia, PA 19101-3610
516046898	Email/Text: bankruptcy@pepcoholdings.com	Nov 05 2021 20:24:00	Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600
516030466	EDI: BANKAMER.COM	Nov 06 2021 00:13:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
516030467	EDI: BANKAMER.COM	Nov 06 2021 00:13:00	Bank of America, 1800 Tapo Canyon Rd, Simi Valley, CA 93063-6712
516030470	EDI: CITICORP.COM	Nov 06 2021 00:13:00	Citibank, PO Box 6181, Sioux Falls, SD 57117-6181
516030472	+ EDI: CITICORP.COM	Nov 06 2021 00:13:00	Citicards CBNA, 701 E 60th St N, Sioux Falls, SD 57104-0432
516030476	Email/PDF: creditonebknotifications@resurgent.com	Nov 05 2021 20:35:25	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
516030480	EDI: DISCOVER.COM	Nov 06 2021 00:13:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850-5316
516051732	EDI: DISCOVER.COM	Nov 06 2021 00:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516030469	EDI: JPMORGANCHASE	Nov 06 2021 00:13:00	Chase/Bank One Card Services, P.O. Box 15298, Wilmington, DE 19850
516269249	+ Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2021 20:35:15	LVNV Funding LLC, C/O Resurgent Capital Services, P.O. Box 10675, Greenville, SC 29603-0675
516245825	Email/PDF: resurgentbknotifications@resurgent.com	Nov 05 2021 20:35:15	LVNV Funding, LLC its successors and assigns as, assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516030487	Email/Text: bankruptcynotice@nymcu.org	Nov 05 2021 20:24:00	Municipal Credit Union, 22 Cortlandt St, New York, NY 10007-3107
516030486	EDI: TCISOLUTIONS.COM	Nov 06 2021 00:13:00	Mid America Bank & Trust, PO Box 91510, Sioux Falls, SD 57109-1510
516129233	+ EDI: TCISOLUTIONS.COM	Nov 06 2021 00:13:00	Mid America Bank and Trust, PO Box 89725, Sioux Falls, SD 57109-9725
516177293	+ EDI: MID8.COM	Nov 06 2021 00:13:00	Midland Funding, LLC, P.O. Box 2011, Warren, MI 48090-2011
516030488	EDI: LCIPHMRGT	Nov 06 2021 00:13:00	OCWEN Loan Servicing, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
516030492	+ EDI: RMSC.COM	Nov 06 2021 00:13:00	SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
516030489	EDI: CITICORP.COM	Nov 06 2021 00:13:00	Sears/CBNA, POB 6282, Sioux Falls, SD 57117-6282
516030493	+ Email/Text: chegyi@winslowtownship.com	Nov 05 2021 20:24:00	Township of Winslow, 125 S Route 73, Hammonton, NJ 08037-9422
516030497	+ Email/Text: chegyi@winslowtownship.com	Nov 05 2021 20:24:00	Winslow Township, 125 S Route 73, Hammonton, NJ 08037-9422
516257802	EDI: ECAST.COM	Nov 06 2021 00:13:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Township of Winslow, c/o Platt & Riso, P.C., 40 Berlin Road, Stratford, NJ 08084-1404
516244468	*P++	SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096, address filed with court:, Seterus, Inc., PO Box 1047, Hartford, CT 06143
516030481	##	Ditech Financial, PO Box 6172, Rapid City, SD 57709-6172

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 07, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Kevin Gordon McDonald	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com
Robert P. Saltzman	on behalf of Creditor Seterus Inc. as the authorized subservicer for Federal National Mortgage Assocation ("Fannie Mae"), creditor c/o Seterus, Inc. dnj@pbslaw.org
Robert P. Saltzman	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dnj@pbslaw.org
Stuart A. Platt	on behalf of Creditor Township of Winslow platt@theplattlawgroup.com
Thomas J Subranni	on behalf of Attorney Subranni Zuber LLC Tom@subranni.com, cwild@subranni.com;dhoff@subranni.com;Melissa@subranni.com;ecf@subranni.com;Mholland@subranni.com

TOTAL: 8